## Claims

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1. A method of automated generation of access-controlled, personalized data and/or programs, a user (10,...,14) accessing a central unit (40) via a network (30/31) by means of a communication device (20,...,24) and the access-controlled data and/or programs being transmitted to at least one communication device (10,...,14), wherein

logical records (421,...,423) are generated having data elements (4211,...,4214) divided according to authorization classes and are stored in at least one source database (42),

the user (10,...,14) is identified by the central unit (40), an authorization class being assigned to the user (10,...,14) by means of a user database (45),

access request data for access to the logical records (421,...,423) of the at least one source database (42) are transmitted from the communication device (20,...,24) via the network (30/31) to the central unit (40),

the personalized, access-controlled data and/or programs are generated by means of a filter module (41) of the central unit (40) based on the authorization class of the user (10,...,14) and on the access request data.

- 2. The method according to claim 1, wherein determined by means of the access request data of the user (10,...,14) is to which user and/or user groups the personalized, access-control data and/or programs are transmitted.
  - 3. The method according to one of the claims 1 or 2, wherein the data are filtered according to the authorization class of the respective user (10,...,14) by means of an additional filter module of the communication device (20,...,24).
  - 4. The method according to one of the claims 1 to 3, wherein clearing data are transmitted from the central unit (40) to a clearing module

- (43), which clearing data contain billing data for said access to the accesscontrolled, personalized data and/or programs.
- 5. The method according to one of the claims 1 to 4, wherein a user profile is created based on the respective user behavior and is stored assigned to the user (10,...,14), the access-controlled, personalized data and/or programs being generated and/or optimized at least partially based on the user profile.
  - 6. The method according to one of the claims 1 to 5, wherein the access-controlled, personalized data and/or programs are stored in a permanent data store (46) of the central unit (40) accessible to the user (10,...,14).
  - 7. The method according to one of the claims 1 to 6, wherein stored in the user profile are user-specific data about network features and/or data about hardware characteristics of the communication device of the user (10,...,14) and/or data about user behavior.
  - 8. The method according to one of the claims 1 to 7, wherein different user profiles for different communication devices (20,...,24) are stored assigned to the user (10,...,14).
- 9. The method according to one of the claims 1 to 8, wherein the access request data are transmitted to the central unit (40) over a first bidirectional communication channel, the user (10,...,14) being identified, and the access-controlled, personalized data and/or programs are transmitted to the communication device (20,...,24) in an encrypted manner and unidirectionally over a second communication channel.
- 10. The method according to claim 9, wherein the first bidirectional communication channel comprises at least a mobile radio network (31) and/or the second unidirectional communication channel comprises at least a broadcast transmitter.

- 11. The method according to one of the claims 1 to 10, wherein HTML and/or HDML and/or WML and/or VRML and/or ASD are used for generating the personalized data.
- 12. A system for automated generation of personalized, accesscontrolled data and/or programs, which system comprises a central unit (40), at
  least one source database (42) and a plurality of user units (20,...,24), the
  personalized, access-controlled data and/or programs being transmittable by
  means of a network (30/31) from the central unit (40) to the user units
  (20,...,24), wherein

the at least one source database (42) contains logical records (421,...,423) having data elements (4211,...,4214) divided according to authorization classes,

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the system comprises an identification module (44) with a user database (45), in which an authorization class is stored assigned to each user (10,...,14),

the central unit (40) comprises a filter module (41), by means of which the personalized data and/or programs are able to be generated based on the authorization class of a user (10,...,14) and based on access request data transmitted by means of the user unit (20,...,24).

- 13. The system according to claim 12, wherein the access request data of the user (10,...,14) contain destination data with which it is definable to which user and/or user classes the personalized, access-controlled data and/or programs are to be transmitted.
- 14. The system according to one of the claims 12 or 13, wherein the communication device (20,...,24) further comprises a filter module to filter the data according to the authorization class of the respective user (10,...,14).
- 15. The system according to one of the claims 12 to 14, wherein the central unit (40) comprises a clearing module (43) for generating clearing data,

which clearing data contain billing data for said access to the access-controlled, personalized data and/or programs.

- 16. The system according to one of the claims 12 to 15, wherein the central unit (40) contains a user profile stored assigned to the user (10,...,14), the access-controlled, personalized data and/or programs being generated and/or optimized at least partially based on the user profile.
- 17. The system according to one of the claims 12 to 16, wherein the central unit (40) comprises a permanent data store (46), in which the access-controlled, personalized data and/or are stored in a way accessible to the user (10,...,14).

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- 18. The system according to one of the claims 12 to 17, wherein the user profile comprises user-specific data about network features and/or data about hardware characteristics of the communication device of the user (10,...,14) and/or data about user behavior.
- 19. The system according to one of the claims 12 to 18, wherein the central unit (40) comprises different user profiles for different communication devices (20,...,24) of the user (10,...,14).
- 20. The system according to one of the claims 12 to 19, wherein the system comprises a first bidirectional communication channel for transmitting the access request data to the central unit (40) and a second communication channel, the user (10,...,14) being identifiable via the first bidirectional communication channel, and the access-controlled, personalized data and/or programs are transmittable to the communication device (20,...,24) in an encrypted manner and unidirectionally over the second communication channel.
- 21. The system according to claim 20, wherein the first bidirectional communication channel comprises at least a mobile radio network (31) and/or the second unidirectional communication channel comprises at least a broadcast transmitter.

22. The system according to one of the claims 12 to 21, wherein the system comprises a data module for generating personalized data in HTML and/or HDML and/or WML and/or VRML and/or ASD format.